Signature

Date

Please type a plus sign (+) inside this box -+ +

Please type a plus sign (+) inside this box + + Approved for use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

( · ·		Application Number	09/810,514		
TRANSMITT	AL	Filing Date	03/15/2001		
FORM		First Named Inventor	CHAO et al.	RECEIV	ED
(to be used for all correspondence aft	er initial filing)	Group Art Unit	2173		
		Examiner Name		AUG 2 7	
Total Number of Pages in This Subm	ission 13	Attorney Docket Number	85160.924/T00	Technology Cert	er 210
ŝ	ENCL		all that apply)		
Fee Transmittal Form	Assignm (for an i	nent Papers Application)	After Allowance C	Communication	
Fee Attached	Drawing	g(s)	Appeal Communi of Appeals and In	cation to Board terferences	
Amendment / Reply	Licensin	ng-related Papers	Appeal Communi		
After Final	Petition		Proprietary Inform	.,	
Affidavits/declaration(s)	Provisio	to Convert to a onal Application	Status Letter		
Extension of Time Request	Power of Change Address	of Attorney, Revocation of Correspondence	Other Enclosure identify below):	(s) (please	
Express Abandonment Request		al Disclaimer st for Refund	Form PTO/SB/08 cited references;		
Information Disclosure Statement	CD, NL	ımber of CD(s)	postcard		
Certified Copy of Priority Document(s)	Remarks	1	<del></del>		
Response to Missing Parts/ Incomplete Application					
Response to Missing Parts under 37 CFR 1.52 or 1.53					
			LOCKE		₹.
5		CANT, ATTORNEY, OR A	AGENT	· ·	
Firm or Individual name Gary A. Heck	er, Esq.	Alp			

#### **CERTIFICATE OF MAILING** I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, Washington, DC 20231 on this date: Aug. 21. 2001 Nancy V. McElrath Typed or printed name MCZKIRTI Date Signature

Aug. 21, 2001

Burden Hour Statement: This form is estimated to take 0/2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.



# IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of	
CHAO et al.	
Serial No: 09/810,514	Examiner: Unassigned
Filed: March 15, 2001	Art Unit: 2173
For: METHOD AND SYSTEM FOR	Art Unit: 2173 RECEIVED
MANAGING DISTRIBUTOR ) INFORMATION	AUG 27 2001
	Technology Center 2100
	1601

#### **INFORMATION DISCLOSURE STATEMENT**

Assistant Commissioner for Patents Box IDS Washington, D.C. 20231

Sir:

Pursuant to 37 C.F.R. § 1.56 and § 1.98, Applicant hereby submits the following art in connection with the above-referenced patent application for "METHOD AND SYSTEM FOR MANAGING DISTRIBUTOR INFORMATION."

U.S. Patent No.	<u>Inventor(s)</u>	<u>Issue Date</u>
5,369,732	Lynch et al.	11-29-1994
5,515,524	Lynch et al.	05-07-1996
5,708,798	Lynch et al.	01-13-1998
5,825,651	Gupta et al.	10-20-1998

# 85160.924/T00071

5,878,400	Carter, III	03-02-1999
6,002,854	Lynch et al.	12-14-1999
6,157,922	Vaughan	12-05-2000
	·	
U.S. Appl. No.	<u>Inventor(s)</u>	Filing Date
08/780,600	Shah et al.	01-08-1997
08/931,878	Gupta	09-17-1997
09/081,857	Koppelman et al.	05-19-1998
09/163,752	Waugh et al.	09-30-1998
09/165,656	Gupta	10-03-1998
09/253,427	Carter, III	02-19-1999
09/413,963	Lynch et al.	03-10-1997
09/730,481	Vaughan	12-04-2000
09/809,991	Chao et al.	03-15-2001
09/810,012	Chao et al.	03-15-2001
09/810,515	Zhou et al.	03-15-2001
09/810,519	Zhou et al.	03-15-2001
09/896,140	Gharavy	06-29-2001
09/896,144	Gharavy	06-29-2001

## RECEIVED

### AUG 27 2001

#### Publications:

### Technology Center 2100

- NORMAN WALSH, XSL The Extensible Style Language [online].
   Web Techniques, January 1999 [retrieved on 2001-02-11]. Retrieved from the Internet: <URL: http://www.webtechniques.com/archives/1990/01/walsh/>.
- SELENA SOL, What is a Markup Language [online]. Web
   Developer's Virtual Library, March 8, 1999 [retrieved on 2001-04-17].
   Retrieved from the Internet: <URL:
   <p>http://wdvl.internet.com/Authoring/Languages/XML/Tutorials/Intro/what\_is\_markup\_language>.
- 3. SELENA SOL, What is XML [online]. Web Developer's Virtual Library, March 8, 1999 [retrieved on 2001-02-11]. Retrieved from the Internet: <URL: http://wdvl.internet.com/Authoring/Languages/XML/Tutorials/In tro/what\_is\_xml.html>.
- 4. SELENA SOL, The Well-Formed Document [online]. Web Developer's Virtual Library, March 29, 1999 [retrieved on 2001-02-11]. Retrieved from the Internet: <URL: http://wdvl.internet.com/Authoring/Languages/XML/Tutorials/Intro/well\_formed\_doc.html>.
- 5. SELENA SOL, Introducing the Valid XML Document and the DTD [online]. Web Developer's Virtual Library, May 3, 1999 [retrieved on

- 2001-02-11]. Retrieved from the Internet: <URL: http://wdvl.internet.com/Authoring/Languages/XML/Tutorials/Intro/dtd\_intro.html>.
- 6. XSLT, Xpath and XSL Formatting Objects [online]. Web Developer's Virtual Library [retrieved on 2001-02-11]. Retrieved from the Internet: <URL: http://wdvl.internet.com/Authoring/Languages/XSL/>.
- ADAM RIFKIN, A Look at XML [online], [retrieved on 2001-02-11].
   Retrieved from the Internet: <URL:</li>
   http://www.webdeveloper.com/xml/xml\_a\_look\_at\_xml.html>.
- 8. A Flexible Commission System to Improve Your Agency
  Relationships, CSC: Financial Services S3+ Contracts and
  Commissions [online], [retrieved on 2001-08-15]. Retrieved from the
  Internet: <URL: http://www.cscfs.com/MARKETS/detail/pc\_s3contracts.asp>.
- PolicyLink Commission System, CSC: Financial Services [online],
   [retrieved on 2001-08-15]. Retrieved from the Internet: <URL:</li>
   http://www.csc-fs.com/MARKETS/detail/la\_policylinkcomm.asp>.
- 10. Pictorial, Inc. Insurance and Financial Services Training [online], Dec. 2, 2000 [retrieved on 2001-08-16]. Retrieved from the Internet: <URL: http://www.pictorial.com/>.

- 11. What is AppointPAK? [online], [retrieved on 2001-08-16]. Retrieved from the Internet: <URL: http://www.bisyslicensing.com/apptpak/whatis.htm>.
- 12. AppointPAK Features & Benefits [online], [retrieved on 2001-08-16].

  Retrieved from the Internet: <URL: http://www.bisys-licensing.com/apptpak/features.htm#buried>.
- 13. What is e-PAL? [online], [retrieved on 2001-08-16]. Retrieved from the Internet: <URL: http://www.bisys-licensing.com/palvt/whatis.html>.
- 14. e-PAL Features & Benefits [online], [retrieved on 2001-08-16].

  Retrieved from the Internet: <URL: http://www.bisys-licensing.com/palvt/features.html#source>.
- 15. Nine e-PAL Services, Features and Benefits [online], [retrieved on 2001-08-16]. Retrieved from the Internet: <URL: http://www.bisyslicensing.com/palvt/serv.html#adjust>.
- 16. HRMS Enterprise Applications, Human Resources Management, PeopleSoft, Inc. [online], [retrieved on 2001-08-16]. Retrieved from the Internet: <URL: http://www.peoplesoft.com/en/us/products/applications/hrm/HR MS/hrmsea/index.html>.
- 17. HRMS Collaborative Applications, Human Resources Management, PeopleSoft, Inc. [online], [retrieved on 2001-08-16]. Retrieved from

the Internet: <URL:

http://www.peoplesoft.com/en/us/products/applications/hrm/HR MS/hrmsca/index.html>.

18. Financial Planning Made Easy, American Express, Financial Services [online], [retrieved on 2001-08-16]. Retrieved from the Internet: <URL:

http://finance.americanexpress.com/sif/cda/page/0,1641,4588,00.asp >.

- 19. Advice and Planning, American Express, Financial Services [online], [retrieved on 2001-08-16]. Retrieved from the Internet: <URL: http://finance.americanexpress.com/sif/cda/page/0,1641,7569,00.asp >.
- 20. Why ContractMaker, And How Does It Work?, Legal Contracts, Digital Contracts, Inc., [online], [retrieved on 2001-08-08]. Retrieved from the Internet: <URL: <a href="http://www.digicontracts.com/info/whyhow.html">http://www.digicontracts.com/info/whyhow.html</a>.
- 21. Frequently Asked Questions, Digital Contracts, Inc., [online], [retrieved on 2001-08-16]. Retrieved from the Internet: <URL: http://www.digicontracts.com/kits/faqs.html>.

Applicant requests that these references be included with the references cited in this patent application and that they be printed in any patent that may issue from this patent application.

Pursuant to 37 C.F.R. § 1.97(b)(3), no fee is required. A copy of each of the references is enclosed pursuant to 37 C.F.R. § 1.98(a).

The Commissioner is hereby authorized to charge any fees associated with this communication or credit any overpayment to The Hecker Law Group, Deposit Account No. 08-1520.

Respectfully submitted,

THE HECKER

Date: Aug. 21, 2001

Gary A. Hecker Reg. No. 31,023

THE HECKER LAW GROUP 1925 Century Park East Suite 2300 Los Angeles, CA 90067 (310) 286-0377

**CERTIFICATE OF MAILING** 

This is to certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as FIRST CLASS MAIL in an envelope addressed to: Box IDS, Commissioner for Patents, Washington, D.C. 20231 on Aug. 21. 2021.

5

PTO/SB/08 (10-96)

Approved for use through 10/31/99. OMB 0651-0031

Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of Information unless it contains a valid OMB control number.

Substitute for form 1449A/PTO

#### INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets if necessary)

Sheet 1 of

Complete if Known				
Application Number	09/810,514			
Filing Date	03/15/2001			
First Named Inventor	CHAO et al.			
Group Art Unit	2173			
Examiner Name				
Attorney Docket Number	85160.924/T00071			

		U.S. Patent Do		U.S. PATENT DOCUM	ENTS	
Examiner Initials	Cite No.1	Number	Kind Code <sup>2</sup> (If Known)	Name Of Patentee Or Applicant Of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear
		5,369,732		Lynch et al.	11-29-1194	
		5,515,524		Lynch et al.	05-07-1996	8
		5,708,798		Lynch et al.	01-13-1998	
		5,825,651	,	Gupta et al.	10-20-1998	
		5,878,400		Carter, III	03-02-1999	
		6,002,854		Lynch et al.	12-14-1999	
-		6,157,922		Vaughan	12-05-2000	
		08/780,600		Shah et al.		
		08/931,878		Gupta		
		09/081,857		Koppelman et al.		
		09/163,752		Waugh et al.		
		09/165,656		Gupta		
		09/253,427		Carter, III		
		09/413,963		Lynch et al.		
		09/730,481		Vaughan		
		09/809,991		Chao et al.		
		09/810,012		Chao et al.		
		09/810,515		Zhou et al.		

		Fo	reign Patent Docu	ment				
Examiner Initials	Cite No.'	Office <sup>3</sup>	Number	Kind Code <sup>s</sup> (If Known)	Name Of Patentee Or Applicant Of Cited Document	Date of Publication of Cited Document MM- DD-YYYY	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	Т
								1

		OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS	
Examiner Initials	Cite No.1	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T²

Examiner Signature	Date Considered	

PTO/SB/08 (10-96)

Approved for use through 10/31/99. OMB 0651-0031

Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of Information unless it contains a valid OMB control number.

Complete if Known Substitute for form 1449A/PTO **Application Number** 09/810,514 INFORMATION DISCLOSURE Filing Date 03/15/2001 STATEMENT BY APPLICANT First Named Inventor CHAO et al. **Group Art Unit** 2173 **Examiner Name** (Use as many sheets if necessary) Attorney Docket Number 85160.924/T00071 5 Sheet 2 of

		U.S. Patent Do	cument			
Examiner Initials	Cite No.¹	Number	Kind Code <sup>a</sup> (If Known)	Name Of Patentee Or Applicant Of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear
		09/810,519		Zhou et al.		
		09/896,140		Gharavy		
		09/896,144		Gharavy		
		•				

			Foreign Patent Docu		PATENT DOCU	MENIS		
Examiner Initials	Cite No.'	Office <sup>3</sup>	Number	Kind Code <sup>8</sup> (If Known)	Name Of Patentee Or Applicant Of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	Ţ <sup>6</sup>

		OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS	
Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T²
		NORMAN WALSH, XSL The Extensible Style Language [online]. Web Techniques, January 1999 [retrieved on 2001-02-11]. Retrieved from the Internet: <url: 01="" 1990="" archives="" http:="" walsh="" www.webtechniques.com=""></url:>	
		SELENA SOL, What is a Markup Language [online]. Web Developer's Virtual Library, March 8, 1999 [retrieved on 2001-04-17]. Retrieved from the Internet: <url: authoring="" http:="" intro="" languages="" tutorials="" wdvl.internet.com="" what_is_markup_language="" xml=""></url:>	
		SELENA SOL, What is XML [online]. Web Developer's Virtual Library, March 8, 1999 [retrieved on 2001-02-11]. Retrieved from the Internet: <url: authoring="" http:="" intro="" languages="" tutorials="" wdvl.internet.com="" what_is_xml.html="" xml=""></url:>	
		SELENA SOL, The Well-Formed Document [online]. Web Developer's Virtual Library, March 29, 1999 [retrieved on 2001-02-11]. Retrieved from the Internet: <url: authoring="" http:="" intro="" languages="" ml="" tutorials="" wdvl.internet.com="" well_formed_doc.ht="" xml=""></url:>	

Examiner Signature	Date Considered	

\*EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP § 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to the applicant.

PTO/SB/08 (10-96)

Approved for use through 10/31/99. OMB 0651-0031

Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of Information unless it contains a valid OMB control number.

Substitute for form 1449A/PTO

### INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets if necessary)

Sheet of 5

Complete if Known					
Application Number	09/810,514				
Filing Date	03/15/2001				
First Named Inventor	CHAO et al.				
Group Art Unit	2173				
Examiner Name					
Attorney Docket Number	85160.924/T00071				

		U.S. Patent Document					
Cite No.1	Number	Kind Code <sup>2</sup> (If Known)	Name Of Patentee Or Applicant Of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear		
	No.1	No.'		No. (If Known) Of Cited Document	No. (If Known) Of Cited Document MM-DD-YYYY		

entee Or Date of Publication of Cited Document MM-DD-YYYY Pages, Cotumns, Lines, Where Relevant Passages Or Relevant Figures Appear

		OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS	
Examiner Initials	Cite No.'	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T²
		SELENA SOL, Introducing the Valid XML Document and the DTD [online]. Web Developer's Virtual Library, May 3, 1999 [retrieved on 2001-02-11]. Retrieved from the Internet: <url: authoring="" dtd_intro.html="" http:="" intro="" languages="" tutorials="" wdvl.internet.com="" xml=""></url:>	
		XSLT, Xpath and XSL Formatting Objects [online]. Web Developer's Virtual Library [retrieved on 2001-02-11]. Retrieved from the Internet: <url: authoring="" http:="" languages="" wdvl.internet.com="" xsl=""></url:>	
		ADAM RIFKIN, A Look at XML [online], [retrieved on 2001-02-11]. Retrieved from the Internet: <url: http:="" www.webdeveloper.com="" xml="" xml_a_look_at_xml.html=""></url:>	
		A Flexible Commission System to Improve Your Agency Relationships, CSC: Financial Services – S3+ Contracts and Commissions [online], [retrieved on 2001-08-15]. Retrieved from the Internet: <url: detail="" http:="" markets="" pc_s3contracts.asp="" www.csc-fs.com=""></url:>	
		PolicyLink Commission System, CSC: Financial Services [online], [retrieved on 2001-08-15]. Retrieved from the Internet: <url: detail="" http:="" la_policylinkcomm.asp="" markets="" www.csc-fs.com=""></url:>	
		Pictorial, Inc. – Insurance and Financial Services Training [online], Dec. 2, 2000 [retrieved on 2001-08-16]. Retrieved from the Internet: <url: http:="" www.pictorial.com=""></url:>	

Examiner Signature	Date Considered	

PTO/SB/08 (10-96)

Approved for use through 10/31/99. OMB 0651-0031
Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of Information unless it contains a valid OMB control number.

Sheet

Substitute for form 1449A/PTO

### INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets if necessary)

Complete if Known						
Application Number	09/810,514	_				
Filing Date	03/15/2001					
First Named Inventor	CHAO et al.					
Group Art Unit	2173					
Examiner Name						
Attorney Docket Number	85160.924/T00071	_				

U.S. PATENT DOCUMENTS								
		U.S. Patent	Document					
Examiner Initials	Cite No.'	Number	Kind Code <sup>2</sup> (If Known)	Name Of Patentee Or Applicant Of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear		
			-					
	$\vdash$		<del></del>		. —			

Foreign Patent Document					<u> </u>			
Examiner Initials	Cite No.'	Office <sup>a</sup>	Number	Kind Code <sup>a</sup> (If Known)	Name Of Patentee Or Applicant Of Cited Document	Date of Publication of Cited Document MM- DD-YYYY	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	1
								Г

		OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS	
Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T²
		What is AppointPAK? [online], [retrieved on 2001-08-16]. Retrieved from the Internet: <url: apptpak="" http:="" whatis.htm="" www.bisys-licensing.com=""></url:>	
		AppointPAK Features & Benefits [online], [retrieved on 2001-08-16]. Retrieved from the Internet: <url: apptpak="" features.htm#buried="" http:="" www.bisys-licensing.com=""></url:>	
		What is e-PAL? [online], [retrieved on 2001-08-16]. Retrieved from the Internet: <url: http:="" palvt="" whatis.html="" www.bisys-licensing.com=""></url:>	
		e-PAL Features & Benefits [online], [retrieved on 2001-08-16]. Retrieved from the Internet: <url: features.htm#source="" http:="" palvt="" www.bisys-licensing.com=""></url:>	•
		Nine e-PAL Services, Features and Benefits [online], [retrieved on 2001-08-16].  Retrieved from the Internet: <url: http:="" palvt="" serv.html#adjust="" www.bisys-licensing.com=""></url:>	
		HRMS Enterprise Applications, Human Resources Management, PeopleSoft, Inc. [online], [retrieved on 2001-08-16]. Retrieved from the Internet: <url: applications="" en="" hrm="" hrms="" hrmsea="" http:="" index.html="" products="" us="" www.peoplesoft.com=""></url:>	
		HRMS Collaborative Applications, Human Resources Management, PeopleSoft, Inc. [online], [retrieved on 2001-08-16]. Retrieved from the Internet: <url: applications="" en="" hrm="" hrms="" hrmsca="" http:="" index.html="" products="" us="" www.peoplesoft.com=""></url:>	

Examiner Signature	Date Considered	



PTO/SB/08 (10-96)

Approved for use through 10/31/99. OMB 0651-0031

Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of Information unless it contains a valid OMB

Sheet

Sı	ıbstitute for fom	n 1449A/PTO		Com			
0.				Application Number	09/810,514	VED	
INFORMATION DISCLOSURE			OSURE	Filing Date	03/15/2001	RECEIVED	
STA	TEMENT	BY APPL	LICANT	First Named Inventor	CHAO et al.	- 2001	
				Group Art Unit	2173	AUG 27 ZUUT	
	(Use as many s	sheets if neces	sary)	Examiner Name		Conter 2100	3
Sheet	5	of	5	Attorney Docket Number	85160.924/T000	71 Technology Center 2100	-

		U.S. Patent	Document		IENTS	
Examiner Initials	Cite No.'	Number	Kind Code <sup>2</sup> (If Known)	Name Of Patentee Or Applicant Of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages Or Relevan Figures Appear
	-			Of Cited Document	Document MM-DD-YYYY	Relevant Passages Or Relevan Figures Appear

	_	Fo	reign Patent Docu	ment			Daniel Columns Lines Miles	
Examiner Initials	Cite No.'	Office <sup>3</sup>	Number	Kind Code <sup>s</sup> (If Known)	Name Of Patentee Or Applicant Of Cited Document	Date of Publication of Cited Document MM- DD-YYYY	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	т'

	OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS	
Cite No.1	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T²
	Financial Planning Made Easy, American Express, Financial Services [online], [retrieved on 2001-08-16]. Retrieved from the Internet: <url:< td=""><td></td></url:<>	
	Advice and Planning, American Express, Financial Services [online], [retrieved on 2001-08-16]. Retrieved from the Internet: <url:< td=""><td></td></url:<>	
	Why ContractMaker, And How Does It Work?, Legal Contracts, Digital Contracts, Inc., [online]. [retrieved on 2001-08-08]. Retrieved from the Internet: <url:< td=""><td></td></url:<>	
	Frequently Asked Questions, Digital Contracts, Inc., [online], [retrieved on 2001-08-16]. Retrieved from the Internet: <url: faqs.html="" http:="" kits="" www.digicontracts.com=""></url:>	
		Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.  Financial Planning Made Easy, American Express, Financial Services [online], [retrieved on 2001-08-16]. Retrieved from the Internet: <url: 0,1641,4588,00.asp="" cda="" finance.americanexpress.com="" http:="" page="" sif="">  Advice and Planning, American Express, Financial Services [online], [retrieved on 2001-08-16]. Retrieved from the Internet: <url: 0,1641,7569,00.asp="" cda="" finance.americanexpress.com="" http:="" page="" sif="">  Why ContractMaker, And How Does It Work?, Legal Contracts, Digital Contracts, Inc., [online], [retrieved on 2001-08-08]. Retrieved from the Internet: <url: http:="" info="" whyhow.html="" www.digicontracts.com="">  Frequently Asked Questions, Digital Contracts, Inc., [online], [retrieved on 2001-08-16].</url:></url:></url:>

Examiner Signature	Date Considere	d
Oignature		